

REMARKS

Claims 1-33, 35, 39, 44, and 48 are canceled, and Claims 34, 36, 41-43, 45, 47, and 50-53 are amended. Claims 34, 36, 37, 40-43, 45-47, 49-55 remain pending in the present application. No new matter is added.

A. Rejections under 35 U.S.C. §112

The rejection of Claims 52-55, and the specification to support those claims, is moot in view of the amended claims. Independent Claim 52 has been amended to recite that at least one of the plurality of biller categories identifies a type of good or service provided by a biller. A type of good or service may include, for instance, a utility service, credit card service, or the like. This is supported at least in paragraph [0090] of the specification. Therefore, no new matter is added to Claim 52. Further, the specification supports an enabling disclosure of the claim, as is discussed at least with reference to FIGs. 9A-9C. Amended dependent claims 53-55 are similarly supported by the specification.

B. Rejections under 35 U.S.C. § 103(a)

Claims 34, 36-38, 40-43, 45-47, and 49-55 were rejected under 35 U.S.C. §103(a) as being anticipated by U.S. Patent No. 6,128,603 to Dent et al. (“Dent”) in view of U.S. Patent No. 5,699,528 to Hogan (“Hogan”). Applicants respectfully assert that the amended claims are allowable over the combination of Dent and Hogan.

1. Dent and Hogan

Dent generally discloses an electronic bill presentment and payment system that includes a “cashflow analyzer” that enables a payor to coordinate bill payment of unpaid bills according to different payment schedules (see, for example, the Abstract). More specifically, the cashflow analyzer presents a user interface that presents a list of icons representing unpaid electronic bills. Using the icons a consumer payor can manipulate when the unpaid bills are to be paid to coordinate payment of multiple bills and to minimize an undesirable impact of payments on the

consumer's cashflow (see, for example, Figure 2, Figure 5, column 5, line 64, through column 6, line 5, and column 7, lines 44-64). Via a cashflow analyzer display presentation, the payor can view "any bills that the consumer has paid today, any pending payments, and the remaining available funds to pay bills" (column 7, line 67, through column 8, line 2).

Dent only discloses that a user may choose to view those bills that are either unpaid or "paid today". Dent, however, does not disclose that the user may select to view bills belonging to a biller category that identifies a type of good or service provided by a biller. Dent also fails to disclose or suggest that a user may define a biller category, and choose to view those bills belonging to the payor-defined biller category.

Hogan generally discloses a bill delivery and payment system via which users may obtain bill information and pay bills. A user may receive bills by logging onto a server or by receiving bills via e-mail. Hogan does not disclose the use of biller categories via which bills associated with particular billers may be viewed, accessed, or otherwise identified.

2. Dent and Hogan Fail to Render The Amended Claims Obvious

As amended, independent Claim 34 recites that at least one of the plurality of biller categories is established by the payor. This language is supported by the specification at least in paragraph [0105], which describes a screen (illustrated in FIG. 14) that permits a payor to establish certain categories. Neither Dent nor Hogan suggests that a payor may establish categories. In fact, Dent is limited to permitting the presentment of bills only for preset categories (i.e., paid or unpaid) established by the system. There is no interface by which a payor can establish such categories, nor is there a suggestion or teaching as to why the system of Dent should permit a payor to establish categories. Additionally, Hogan fails to provide any disclosure, teaching or suggestion to extend the combination of Dent and Hogan to render amended Claim 34 obvious. For at least these reasons, independent Claim 34 is allowable over the combination of Dent and Hogan. Because independent system Claim 43 also requires that at least one of the plurality of biller categories is established by the payor, independent Claim 43 is allowable for the same reasons.

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Next, amended independent Claim 52 recites that at least one of the plurality of biller categories identifies a type of good or service provided by a biller. The identification of paid and unpaid bills fails to identify a type of good or service provided by a biller; rather, the identification of paid or unpaid bills merely identifies the *status* of a bill that is necessarily associated with a good, service, or the like. Because Dent and Hogan fail to provide or suggest a biller category that identifies a type of good or service, independent Claim 52 is allowable, as are the claims depending therefrom.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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